

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Justin W. Holmes
Rachel K. Holmes
Debtors

Case No. 23-00099-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 24, 2023

User: AutoDocket
Form ID: pdf002

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Justin W. Holmes, Rachel K. Holmes, 5251 Chambersburg Road, Orrtanna, PA 17353-9763
5516859	+ Aetna Pharmacy Management, PO Box 741940, Atlanta, GA 30374-1940
5516861	+ Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
5516863	+ Carlisle Regional Medical Center, 220 Wilson Street, Carlisle, PA 17013-3697
5516865	+ Chambersburg Hospital, 760 E Washington St, Chambersburg, PA 17201-2751
5516874	Dr. Roy A. Himelfarb Surgery Center, 757 Norland Ave, Bldg 2, Suite 100, Chambersburg, PA 17201
5516875	+ Franklin Township Tax Collector, 863 Old Route 30, Orrtanna, PA 17353-9785
5516877	+ MSHMC Physicians Group, PO Box 643313, Pittsburgh, PA 15264-3313
5516880	#+ Peerless Credit Services, Inc., PO Box 518, Middletown, PA 17057-0518
5516881	+ Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5516882	+ Professional Account Services Inc, PO Box 1280, Oaks, PA 19456-1280
5516883	+ Reliant Capital Solutions, PO Box 30469, Columbus, OH 43230-0469
5516884	+ Revco Solutions, PO Box 2724, Columbus, OH 43216-2724
5516887	+ Summit Physician Services, 785 5th Avenue, Suite 3, Chambersburg, PA 17201-4232
5516892	+ Wellspan Chambersburg Hospital, PO Box 15119, York, PA 17405-7119
5516893	+ Wellspan Health, PO Box 15119, York, PA 17405-7119

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Feb 24 2023 18:45:41	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5516862	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2023 18:45:15	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5522119	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2023 18:45:56	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5516864	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2023 18:45:23	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
5516867	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2023 18:45:24	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
5516868	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2023 18:56:30	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
5516869	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2023 18:56:30	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5516870	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 24 2023 18:41:00	Credit Management Company, Attn: Bankruptcy, 2121 Nobletown Road, Pittsburgh, PA 15205-3956
5516871	+ Email/Text: bdsupport@creditmanagementcompany.com		

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		Feb 24 2023 18:41:00	Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
5516872	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 24 2023 18:45:38	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5516873	+ Email/Text: electronicbkydocs@nelnet.net	Feb 24 2023 18:41:00	Dept Of Ed/582/nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
5516876	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 24 2023 18:41:00	Internal Revenue Service, PO Box 802502, Cincinnati, OH 45280
5516866	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 24 2023 18:45:34	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
5520613	+ Email/Text: RASEBN@raslg.com	Feb 24 2023 18:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5517999	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2023 18:45:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5522564	Email/PDF: pa_dc_claims@navient.com	Feb 24 2023 18:45:57	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
5516878	+ Email/PDF: pa_dc_claims@navient.com	Feb 24 2023 18:45:38	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
5516879	+ Email/PDF: pa_dc_claims@navient.com	Feb 24 2023 18:45:16	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
5516860	Email/Text: Bankruptcy.Notices@pnc.com	Feb 24 2023 18:41:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
5517216	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2023 18:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5516885	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 24 2023 18:41:00	Rocket Mortgage/Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
5516886	Email/Text: credit@snhu.edu	Feb 24 2023 18:41:00	Southern New Hampshire University, 2500 North River Road, Manchester, NH 03106
5517165	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2023 18:45:16	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5516888	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2023 18:45:38	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5516889	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2023 18:45:38	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5520501	+ Email/Text: electronicbkydocs@nelnet.net	Feb 24 2023 18:41:00	US Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
5517405	Email/Text: bankruptcy@veridiancu.org	Feb 24 2023 18:41:00	Veridian Credit Union, PO BOX 6000, Waterloo, IA 50704
5520984	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Feb 24 2023 18:41:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
5516890	+ Email/Text: bankruptcy@veridiancu.org	Feb 24 2023 18:41:00	Veridian Credit Unio, Attn: Bankruptcy, P.O. Box 6000, Waterloo, IA 50704-6000
5516891	+ Email/Text: vci.bkcy@vwcredit.com	Feb 24 2023 18:41:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillsboro, OR 97123-0003
5516894	+ Email/Text: kcm@yatb.com	Feb 24 2023 18:41:00	York Adams Tax Bureau, 1405 N Duke St, PO Box 15627, York, PA 17405-0156

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor T Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 2 Rachel K. Holmes ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Justin W. Holmes ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Justin W. Holmes
Rachel K. HolmesCHAPTER 13
CASE NO. **1:23-bk-00099**

☒ ORIGINAL PLAN
 _____ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
☐ Number of Motions to Avoid Liens
☐ Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$13,200.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
02/23	01/28	220.00	0.00	220.00	13,200.00
				Total Payments:	\$13,200.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of \$-67,795.80 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$0.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Rocket Mortgage/Quicken Loans	5251 Chambersburg Road Orrtanna, PA 17353 Adams County Value based on market analysis minus 10% cost of sale	5482
Veridian Credit Unio	2019 Toyota Tacoma 57000 miles	2602
Volkswagen Credit, Inc	2020 Volkswagon Arteon 35421 miles Vehicle:	9864

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). *Check one.*

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

E. Secured claims for which a § 506 valuation is applicable. Check one.

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. **PRIORITY CLAIMS.**

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 349.00 already paid by the Debtor, the amount of \$ 4,151.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Franklin Township Tax Collector	\$799.20
Franklin Township Tax Collector	\$1,498.61
Internal Revenue Service	\$4,126.38
Pennsylvania Department of Revenue	\$714.00

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. **UNSECURED CLAIMS**

A. Claims of Unsecured Nonpriority Creditors Specially Classified.

Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
☐ entry of discharge.
☒ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: **January 20, 2023**

/s/ Nicholas G. Platt
Nicholas G. Platt 327239
Attorney for Debtor

/s/ Justin W. Holmes
Justin W. Holmes
Debtor

/s/ Rachel K. Holmes
Rachel K. Holmes
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.